

Chittenden County 2005 Housing Needs Assessment

Chittenden County is in northwest Vermont, encompassing most of the state's only federally designated metropolitan statistical area. It is on Lake Champlain, with connections to New York State by ferry. Chittenden is the state's largest county (146,500 persons) and Burlington its most populous city with 39,800 residents. Chittenden County is a New England regional hub.

I. Emerging Housing Trends in Chittenden County

This report examines general trends describing the lack of affordable housing for low- to moderate-income Chittenden County residents looking for rental opportunities, wanting to buy a home, or needing special needs housing.

1. Renter Households

Low-income Chittenden County residents struggle with extremely limited rental housing options. Approximately 13,600 households earning \$44,545 per year (80% of the 2005 estimated county median household income) can afford to pay about \$1,114 monthly for rent (including utilities). The total estimated number of units with rents ranging from \$1 to \$1,114 in 2005 is 16,070. However, more than half of these units are estimated to be occupied by upper income households and an additional five percent are assumed to be vacant at any given point in time, leaving only 7,908 units available for low-income households – an estimated shortage of 5,702 affordable rental units for low-income rental households (Table 1).

Chittenden			
Housing Demand		Housing Supply	
Estimated Low-Income Households (Incomes <80% AMI)	Estimated Higher Income Households Demanding Units Affordable to Low-Income Households***	Estimated Number of Affordable Rental Units In Housing Stock*	Estimated Additional Affordable Units Needed**
13,611	7,358	16,070	5,702
*Affordability is defined as spending 30% of household income for housing expenses. Excludes units with no cash rent.			
**Includes a housing vacancy rate of 5% typical in healthy housing market conditions.			
***Assumes that the percentage of units affordable to households with incomes <=80% AMI that were occupied by higher income households is the same in 2005 as in 2000.			
Sources: Gent Communications analysis of data from Claritas, HUD CHAS Data Book, Census American FactFinder, Census 2000 Summary File 3, and the Census Bureau's Building Permits Survey.			

The actual need for additional affordable rental units in Chittenden County is no doubt higher than this estimate. Some households who occupy apartments considered “affordable” to low-income households cannot afford those apartments without a rental subsidy. Specifically, it is unlikely that the individual incomes of these 13,600 low-income households are distributed exactly the same way as the individual rents of the remaining “affordable” 7,908 housing units. Also, there may be mismatches between the location of low-income households and the location of available affordable units.

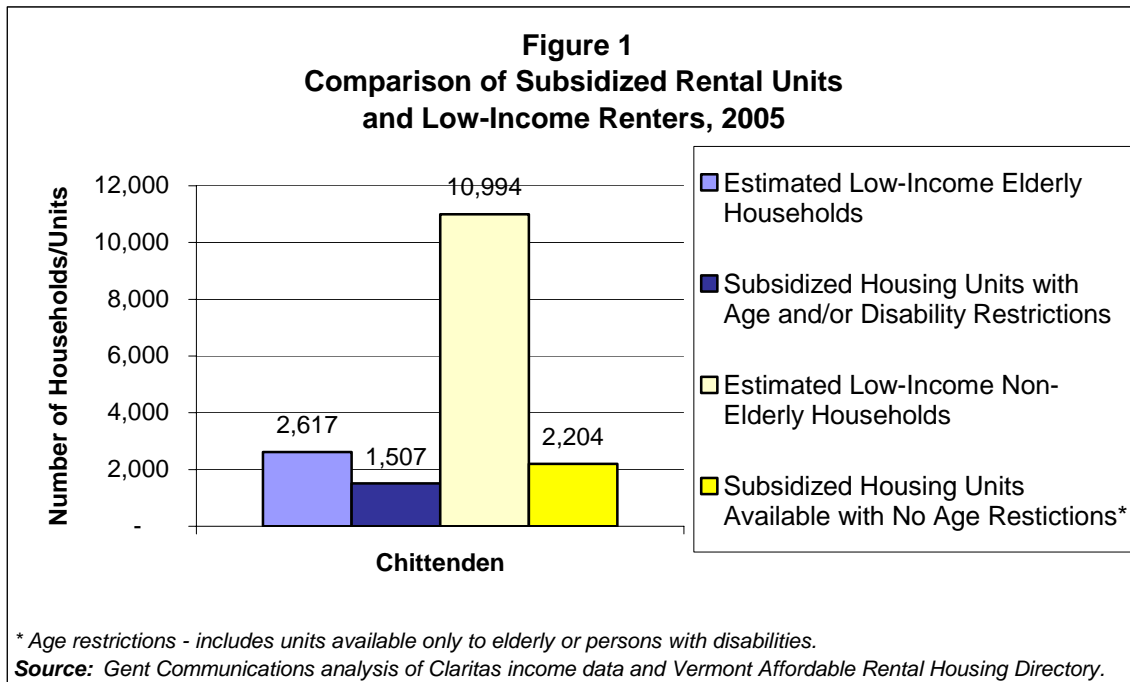
Existing rental housing creates cost burdens for many low income households (Table 2). In 2000, about 7,300 low-income Chittenden County households paid unaffordable rents, according to HUD’s CHAS data. In fact, about 57% of renter households with incomes at or below 80% of the area median income experienced cost burdens in 2000.

Chittenden			
Household Income Level Relative to Area Median Family Income	Renters	Owners	Total
<=30%	3,147	1,131	4,278
>30 to <=50%	2,562	1,411	3,973
>50 to <=80%	1,592	2,608	4,201
>80%	338	2,911	3,249
Total	7,639	8,061	15,700
Total <=80%	7,301	5,150	12,451
*Includes all households with a housing cost burden greater than 30% of income.			
Source: CHAS 2000 VT data tables.			

Subsidized housing built by Chittenden County’s affordable housing developers (mid 1970s to 2004) provides for about 27% of low-income renter households in 2005 (those earning less than 80% of median income). There is a current “gap” of 1,110 units in subsidized elderly rental housing and 8,790 units in non-elderly (Figure 1).

About 3,711 low-income households rent units that are subsidized through federal and state housing programs. The total market of affordable rental housing units -- all households and all unit types -- includes subsidized and market rate units. In Chittenden, about 41% of the total subsidized housing stock is designated for elderly households. Typically, most non-elderly low-income renter households rent homes through the private rental market. In Chittenden County, about 20% of non-elderly low-income rental households live in subsidized housing stock.

These 3,711 subsidized units do not include “affordable” rental units in the marketplace occupied by low-income households and the associated needs/gaps for that type of housing.



In rental housing development, bedroom sizes are an important consideration. Details about types of subsidized rental units show that, as expected, apartments for elderly tenants are smaller in size, with one bedroom apartments most prevalent (Table 3). For non-elderly or non-disabled residents, apartment sizes tend to be larger (two bedroom apartment most common).

Table 3
Number of Subsidized Rental Units, 2004

Chittenden

Number of Bedrooms	Units for elderly tenants only	Units for disabled tenants only	Units for elderly or disabled tenants only	Units without elderly/disabled restrictions	Total*
SRO	0	29	0	71	100
0	124	12	4	40	180
1	849	14	260	326	1,449
2	184	0	23	1,015	1,222
3	0	0	0	432	432
4	0	0	0	43	43
5+	0	0	0	8	8
Not available	63	35	0	179	277
Total	1,220	90	287	2,114	3,711

**Total does not equal total for all subsidized housing projects because for some projects, the number of bedrooms in units designated for elderly and/or disabled tenants is not available.*
Source: Vermont Directory of Affordable Rental Housing.

2. Owner Households

Although the homeownership rate is the lowest in Vermont, many low-income Chittenden County households are owners. (This will be discussed in Section II below.) Between 2005 and 2010, there is a need for new construction of 3,291 owner-occupied homes to bridge the gap in housing units and the total expected demand from 41,840 owner households in 2010 (Table 4).

Number of Owner Housing Units (2000)	Estimated Number of Owner Housing Units (2005)	Estimated Number of Households in 2010	New Housing Units Needed By 2010*
37,599	39,864	41,840	3,291
*Assumes a vacancy rate of 3 % and an annual housing destruction rate of 0.03%			
Sources: Gent Communications analysis of data from Claritas, Census 2000 Summary File 3, and the Census Bureau's Building Permits Survey.			

Table 2 (in Renter Household section above) also displays the cost burden for low-income homeowners. A total of 5,150 low-income owner households had cost burdens in 2000. These cost-burdened households comprised 56% of all low-income owner households in Chittenden County in 2000. Several trends suggest that cost-burdened owner households may be at risk for financial difficulties. With home prices increasing, many owners take out home equity loans to cover various expenses. Should home prices decline, these owners may be over-leveraged, a particular problem for low-income cost-burdened households. In addition, cost-burdened owners are at risk for foreclosure when unexpected financial problems arise.

The gaps between incomes needed to purchase a home and purchase prices are growing dramatically in Chittenden County (Table 5). This reflects the rapidly escalating home purchase prices and a slower rate in current and future median incomes. Between 2000 and 2010, the “affordability gap” will increase by more than \$167,000, assuming market conditions favor higher interest rates. This situation will likely restrict from ownership all but a few lower-income Chittenden residents.

In Table 5, the estimated “affordable homes based on median income” decreases in 2010 because this calculation takes into account expenses beyond the mortgage, such as taxes and insurance which are based on the increasing median home price. This leaves less income available for the mortgage payment.

Chittenden						
	Median Income (Claritas)	Median Home Price (PTT Data)	Affordable home based on median income	Income needed to afford median home	Gap between "affordable" home and median home price	Gap between income needed and median income
2000	\$48,131	\$139,000	\$119,779	\$61,561	(\$19,221)	(\$13,430)
2005	\$55,682	\$237,106	\$145,719	\$85,233	(\$91,388)	(\$29,551)
2010	\$62,928	\$303,532	\$116,893	\$135,563	(\$186,639)	(\$72,635)
Note: Interest rates: 2000 annual average (8.05%); 2005 projected (5.68%); 2010 ten-year average (8.52%)						
Sources: Freddie Mac weekly survey (interest rates); Claritas (median income data); VT Property Transfer Tax data (home prices)						

For low-income households looking to purchase homes, very few affordable options exist in Chittenden County (Table 6). An estimated 10,524 low-income households simply will not find enough homes in the supply of estimated 2,672 homes with values of \$86,918 or less in 2005, the maximum affordable purchase price.

By 2010, Chittenden County is expected to include 2,110 additional low-income home owner households than in 2005. (This will be discussed in Section II below.) These households will compete for the limited number of homes for sale for affordably priced homes with two other groups of Chittenden County households: (1) any of the existing 10,524 low-income homeowners who need to move, and (2) upper income households who want to spend less than 30% of their incomes for housing costs.

Chittenden		
Estimated Number of Households With Incomes <=80% of Area Median	Maximum Affordable Purchase Price*	Estimated Number of Homes In Stock With Values Within Maximum Affordable Price**
10,524	\$86,918	2,672
*Assumes a down payment of 5% and prevailing interest rates and property tax and insurance rates as of October 2004.		
**Total owner units for 2005 based on building permit data and on Census total housing estimates in Table HU-EST2003-04-50 Population Division, U.S. Census Bureau, Release Date: July 23, 2004. Assumes the same ownership rate as in 2000. Portion of stock within maximum affordable price is based on 2003-2004 home purchase prices.		
Sources: Gent Communications analysis of data from Claritas, Vermont Property Transfer Tax Data, American FactFinder, Census 2000 Summary File 3, and the Census Bureau's Building Permits Survey.		

For any low-income households entering Chittenden County's home purchase market, the number of affordable homes for sale is extremely limited (Table 7). For households with incomes of 80% of the county median (or \$44,545) looking for a home to buy, only an estimated 181 of the primary homes sold in 2004 were at prices they could afford. With an estimated 3,400 new households, this supply is simply inadequate. The median priced home in 2004 was almost \$215,000.

Maximum Affordable Purchase Price*	Number of Homes Sold in 2004 Below This Price	Median Home Price in 2004
\$86,918	181	\$214,700
*This is the estimated purchase price affordable to a household with income equal to 80% of the area median. The estimate assumes a down payment of 5% and prevailing interest rates and property tax and insurance rates as of October 2004.		
Source: Vermont Property Transfer Tax Data.		

3. Older and Disabled Residents

The proportion of Chittenden County households with household members over 62 years of age is growing at a rate more than double the rate of all households (Table 8 and Appendix 1, Table A). The rate of change for low-income older households (below 80% of median income) is particularly striking, with more than 7,600 households expected by 2010, representing a change of about 26% between 2000 and 2010. This reflects the first decade of the "baby boom" population cohort as it begins to affect elder households and generally longer life expectancies.

Percentage of Area Median Household Income	2000	2005	2010	% Change (2000 - 2005)	% Change (2000 - 2010)
<=30%	1,984	2,354	2,522	18.68%	27.12%
31%-50%	1,731	2,030	2,222	17.28%	28.36%
51%-60%	831	1,005	1,054	20.89%	26.84%
61%-80%	1,547	1,650	1,880	6.63%	21.53%
>80%	4,076	4,178	4,516	2.52%	10.81%
Total	10,168	11,217	12,194	10.31%	19.92%
Total <=80%	6,093	7,039	7,678	15.53%	26.02%
Source: Gent Communications analysis of data from Census (2000) and Claritas (2005, 2010)					

In 2000, more than 2,700 Chittenden County elderly households had some type of mobility and/or self care limitation (Table 9). The problem was more pronounced for elderly or extra-elderly (age 75+) owner households. However, non-elderly households experienced almost twice

Chittenden County

the levels. The total number of households with mobility and/or self care limitations represents 12 percent of all Chittenden County households.

Table 9
Households with Mobility and/or Self Care Limitation* By Type and Income By Tenure, 2000

Chittenden										
Household income relative to the area median income	Renters				Owners				Total	
	Extra Elderly Households**	Elderly Households	All Other Households	Total Renters	Extra Elderly Households**	Elderly Households	All Other Households	Total Owners	Total Households	As % of All Households, Regardless of Limitations
<=30%	245	220	635	1,100	145	104	105	354	1,454	26%
>30 to <=50%	155	90	255	500	183	185	204	572	1,072	19%
>50 to <=80%	165	55	310	530	259	200	494	953	1,483	14%
>80%	60	54	329	443	329	315	1,704	2,348	2,791	8%
Total	625	419	1,529	2,573	916	804	2,507	4,227	6,800	12%
As % Of All Households With Limitations	9.2%	6.2%	22.5%	37.8%	13.5%	11.8%	36.9%	62.2%	100.0%	

* Includes all households where one or more persons has 1) a long-lasting condition that substantially limits one or more basic physical activity, such as walking, climbing stairs, reaching, lifting, or carrying and/or 2) a physical, mental, or emotional condition lasting more than 6 months that creates difficulty with dressing, bathing, or getting around inside the home.

** "Extra Elderly" households are 1 or 2 Member households, with either person 75 years or older. "Elderly households" are 1 or 2 Member Households, with either person 62 to 74 years old.

Source: CHAS 2000 Data, U.S. Dept. of Housing and Urban Development

The 2000 Census showed that Chittenden County’s lowest-income households were much more likely to have mobility and/or self care limitations **and** housing problems (as measured by cost burden, and/or overcrowding, and/or without adequate plumbing or kitchen facilities). These housing problems extended to both renter and owner households (Table 10). The trend is particularly noteworthy for very-low income households (below 30% of median family income), where 70 percent of households had some type of housing problem at the same time that they struggled physically.

Table 10
Households with Housing Problems and Mobility and/or Self Care Limitation, By Income and Type*

Chittenden										
	Renters				Owners				Total Households	
	Extra Elderly Households (1 to 2 members, with either being 75+)	Elderly Households (1 to 2 members with either being 62 to 74 years)	All Other Households	Total Renters	Extra Elderly Households (1 to 2 members, with either being 75+)	Elderly Households (1 to 2 members with either being 62 to 74 years)	All Other Households	Total Owners		
1. Household Income <=30% MFI	245	220	635	1,100	145	104	105	354	1,454	
% with any housing problems	49%	71%	68%	64%	79%	96%	91%	88%	70%	
2. Household Income >30 to <=50% MFI	155	90	255	500	183	185	204	572	1,072	
% with any housing problems	55%	22%	67%	55%	35%	54%	71%	54%	54%	
3. Household Income >50 to <=80% MFI	165	55	310	530	259	200	494	953	1,483	
% with any housing problems	49%	27%	27%	34%	21%	28%	50%	38%	36%	
4. Household Income <=80% MFI	565	365	1,200	2,130	587	489	803	1,879	4,009	
% with any housing problems	50%	52%	57%	54%	40%	52%	61%	52%	53%	
5. Total Households	625	419	1,529	2,573	916	804	2,507	4,227	6,800	
% with any housing problems	48%	45%	46%	46%	28%	38%	27%	30%	36%	
6. Total Households With Any Housing	300	190	703	1,194	254	305	687	1,247	2,441	

*Includes all households with a housing cost burden greater than 30% of income and/or overcrowding and/or without complete kitchen or plumbing facilities and where one or more persons has 1) a long-lasting condition that substantially limits one or more basic physical activity, such as walking, climbing stairs, reaching, lifting, or carrying and/or 2) a physical, mental, or emotional condition lasting more than 6 months that creates difficulty with dressing, bathing, or getting around inside the home.

Source: CHAS 2000 VT data table.

According to the Vermont Department of Aging and Independent Living's *Shaping the Future of Long Term Care & Independent Living* report, the projected number of persons in Chittenden County with long-term care needs will grow to more than 4,600 by the year 2010, representing a 43% increase from 2000 (Table 11 and Table 12). The number of persons needing more intensive levels of assistance will grow to more than 1,150 in 2010, a change of 57%. This is due in large part to the marked increase in elderly persons, to the general aging of the population, and increase in the number of younger persons with disabilities. As will be discussed in Section II, the number of households with persons age 80+ is expanding significantly in Chittenden County.

While Chittenden County has met the state 40%/60% long-term care goal (in which 40% of long-term care services are available within the community) and has access to the full menu of licensed and unlicensed forms of special needs housing, reports continue that elders and adults with disabilities are unable to access the form of housing they need when they need it.

Table 11
Estimated Number of People with LTC Needs¹ by County
By Disability Level and Income Persons of All Ages / Point in Time

Chittenden

	2000	2005	2010	% Change (2000-2005)	% Change (2000-2010)
Nursing Facility ^{2,3}	557	529	520	-5%	-7%
Community ⁴					
Low-Income ⁵					
2+ ADLs	323	400	473	24%	46%
1+ ADLs	537	653	764	22%	42%
Any ADL or IADL	1,386	1,670	1,945	21%	40%
All Other Incomes					
2+ ADLs	410	576	677	41%	65%
1+ ADLs	730	961	1,121	32%	53%
Any ADL or IADL	1,850	2,305	2,681	25%	45%
Total Community	3,235	3,975	4,626	23%	43%

Table 12
Estimated Number of People Needing Assistance With At Least Two Activities of
Daily Living By Age Group and Income / Point in Time

Chittenden

	2000	2005	2010	% Change (2000-2005)	% Change (2000-2010)
Nursing Facility ^{2,3}	557	529	520	-5%	-7%
Community, Low Income (<175%	323	400	473	24%	46%
<18	13	16	18	22%	33%
18-64	101	131	160	30%	58%
65-74	61	72	87	18%	43%
75-84	79	93	102	18%	28%
85+	68	87	106	27%	55%
Community, 175%+ FPL ⁴	410	576	677	41%	65%
<18	34	41	45	22%	34%
18-64	135	176	214	30%	58%
65-74	55	63	70	15%	26%
75-84	106	146	161	38%	52%
85+	80	149	188	87%	136%
Total Community	733	976	1,150	33%	57%

¹LTC needs are defined as requiring assistance with ADLs and/or IADLs. A person with an ADL requires "hands on" assistance with an activity of daily living, such as dressing, bathing, movement, toileting, and eating. A person with an IADL requires assistance with instrumental activities of daily living such as paying bills, taking medication, using the telephone, getting around outside the house, doing light house work, and preparing meals. *Excludes* individuals with mental retardation or developmental disabilities.

²Represents average daily number of nursing facility residents in fiscal year, based on quarterly MDS data (includes Wake Robin but excludes Arbors and Mertens). Nursing facility residents not broken out by income or disability level because data are unavailable.

³Nursing facility "need" assumes that all individuals in nursing facilities in 2000 "needed" nursing facility care. Trend in nursing facility need over time is based on use trend assumption entered on ASSUMPTIONS sheet. All individuals in nursing homes are assumed to have 2+ ADLs.

⁴Community residents include individuals residing in non-institutional settings. This includes people living in their homes, as well as people living in residential care and congregate housing with supportive services.

⁵Low-Income here is defined as income less than 175% of federal poverty level.

Source: Estimates were prepared by The Lewin Group and published in "Shaping the Future of Long Term Care & Independent Living, 2000-2010" State of Vermont Agency of Human Services, May 2003.

II. Population and Demographic Trends

Chittenden County's population will be about 155,000 persons in 2010 and is expected to grow at a moderate pace by 6% between 2000 and 2010, a growth rate slightly more than .6 percent a year for the ten-year period (Table 13).

The number of total households will increase to over 61,390, an increase of 9%. The rate of growth for owner households is higher than for renter households. For instance, renter households will increase by 2% over the decade, contrasted with owner, at 12% for the same time period.

Chittenden					
	2000	2005	2010	% Change (2000 - 2005)	% Change (2000 - 2010)
Total Population	146,571	151,129	155,571	3%	6%
Total Households	56,452	58,922	61,390	4%	9%
Renters	19,160	19,423	19,550	1%	2%
Owners	37,292	39,499	41,840	6%	12%

Source: US Census (2000) and Claritas (2005, 2010)

Substantial population shifts will occur within age cohorts in Chittenden County, which will affect the need for affordable housing (Table 14). The county will see exceptional growth in householders between the ages of 45 and 64 (more than 5,000 new households). There will be almost 600 new elderly households aged 80 or more. There is expected to be a sharp decline in the 25-44 cohorts. Young households (15-24 years) will expand slightly.

Chittenden						
	2000	2005	2010	%Change (2000-2005)	%Change (2000-2010)	Change in # Households (2000-2010)
All Households						
15-24	4,027	4,080	4,230	1%	5%	203
25-34	10,562	10,309	10,206	-2%	-3%	(356)
35-44	14,234	13,720	13,440	-4%	-6%	(794)
45-54	12,070	13,276	13,969	10%	16%	1,899
55-59	3,936	4,787	5,429	22%	38%	1,493
60-64	2,865	3,380	3,983	18%	39%	1,118
65-69	2,486	2,636	2,984	6%	20%	498
70-74	2,218	2,308	2,375	4%	7%	157
75-79	1,784	1,884	1,905	6%	7%	121
80-84	1,247	1,350	1,459	8%	17%	212
85+	1,023	1,192	1,410	17%	38%	387
Total	56,452	58,922	61,390	4%	9%	4,938

Source: Claritas

III. Labor Force and Occupations

Chittenden County's unemployment rate has been very low during the past several years, improving .5% in 2004 (Table 15). Chittenden County's rate remains lower than the state average.

The top five occupations held in Chittenden County represent both lower-paying service oriented positions and higher-paying more technical positions (Table 16). The county has more variety in new types of jobs (with income potential) than other Vermont counties. However, more than three-quarters of these workers in Chittenden County will likely be lower-income wage earners.

Chittenden County		
	Labor Force	Unemployment rate
2000	89650	1.8%
2001	91650	2.4%
2002	93900	2.9%
2003	94000	3.6%
2004	92050	3.1%

Source: Vermont Dept of Employment & Training, Labor Market Information, in cooperation with the U.S. Bureau of Labor Statistics.

Chittenden County				
	Number of Workers in 2000	Percent of Total Employed in 2000	Average Hourly Wage in Burlington Area in 2003	Projected Annual Job Growth Rate Through 2012 for Burlington Area
Office and administrative support occupations	14,806	15%	\$13	0.7%
Sales and related occupations	11,367	11%	\$15	1.3%
Management occupations, except farmers and farm managers	8,954	9%	\$41	1.4%
Education, training, and library occupations	7,325	7%	\$17	1.8%
Production occupations	6,373	6%	\$14	0.0%
Total Employed	99,674	100%	\$20	1.3%

Sources: U.S. Census; Vermont Department of Employment & Training

IV. Housing Stock Availability and Quality

One measure of a healthy housing market is the level of housing vacancies. The 2000 Census data provided the most recent set of vacancy rate data for every county. Low vacancy rates have generated much concern, since many areas have less than a 5% rate. In Chittenden, the rental

vacancy rate was 1.7%, much lower than the state average of 3.9%. For owner occupied housing, a 3% rate is optimal. Chittenden had the low rate of 0.8%, also lower than the state average of 1.7%. (*See Vermont Summary chapter for a county comparison.*)

Another trend relates to housing quality as measured by the age of housing stock. In general, Vermont's housing stock is old. This corresponds to housing quality issues and the potential need for housing rehabilitation as opposed to new housing. Chittenden's is newer than any other county, with 21% built prior to 1939 (Table 17). In addition, about 10% of the housing stock was built since 1998, a higher level than in many other counties.

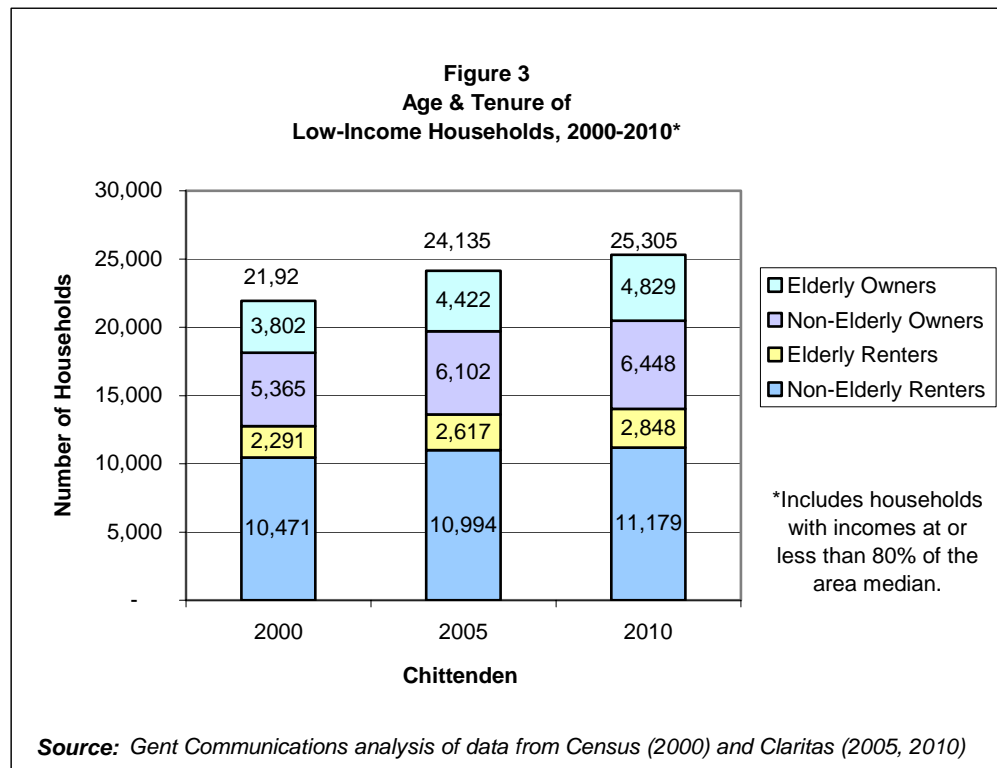
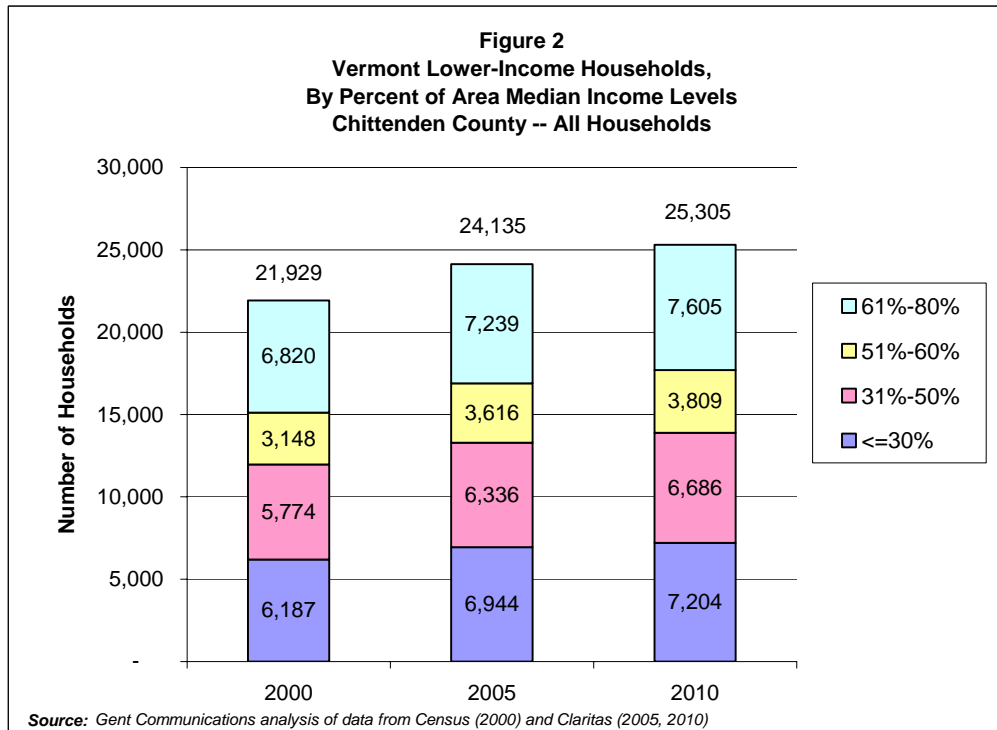
Chittenden					
Year Structure Built	Renter-Occupied Units	Owner-Occupied Units	All Vacant Units	Total	Percentage of Total Units
1999 to March 2000	333	809	110	1,142	2.0%
1995 to 1998	922	2,328	90	3,250	5.8%
1990 to 1994	1,014	3,729	123	4,743	8.4%
1980 to 1989	2,719	7,753	234	10,472	18.6%
1970 to 1979	3,201	7,380	451	10,581	18.7%
1960 to 1969	2,132	4,717	279	6,849	12.1%
1950 to 1959	1,602	3,515	293	5,117	9.1%
1940 to 1949	1,227	1,453	95	2,680	4.7%
1939 or earlier	6,011	5,607	737	11,618	20.6%
Total	19,161	37,291	2,412	56,452	100.0%
Source: U.S. Census Bureau - American FactFinder Advanced Query System, Census 2000 Sample Data File					
Note: Includes all occupied (primary) units and all vacant units for sale or rent.					

V. Incomes Trends

Between 2000 and 2010, the number of low-income Chittenden County households (which earn less than 80% of the estimated county median income) will grow by an estimated 3,400 households to more than 25,300 households (Figure 2). Over 7,200 of these additional low-income households will have very low-incomes (no more than 30% of the county median), clearly placing them in an "at risk" category.

Chittenden County's low-income households will be distributed among renter elderly and non-elderly as well as owner elderly and non-elderly groups (Figure 3). In general, owner households are growing at a faster pace (23%) than renter households (10%). About 1,000 new elderly and non-elderly owner households are expected by 2010.

A series of tables showing the estimated numbers of households by household income relative to the area median incomes are included in Appendix 1.



VI. Chittenden County Focus Group

At a focus group in Burlington on October 14, professionals representing a cross-section of organizations that work regularly with Chittenden County's special needs populations – elderly, corrections, mental health, substance abuse, sex offenders, homelessness, and youth – met to discuss housing issues and solutions for special needs populations. The following summarizes the discussion at the Burlington Focus Group.

Money:

- Credit is a problem for getting into housing of any sort
- Of 10 case managers in Chittenden County, each one may have two clients who can't afford housing

Transportation

- Expand public transportation to increase housing opportunities around county

Corrections:

- Transitional units needed as a place to live for offenders while they look for housing/job
- Offenders need life skills training
- Offenders cannot get Section 8 (felony) – a felony conviction also affects housing for spouses
- Transitional housing is needed for success
- 10+ inmates a week need transitional housing in Chittenden County

Elderly/Disabled:

- In Chittenden County, over 10,000 caregiver hours filled, but need 400+ more hours (daytime)
- Senior housing and disabilities clients waiting lists 6 months-a year (and growing)
- Develop existing housing to enable aging on place
- Senior housing and disabilities clients -- waiting lists 6 months to a year (and growing)

Future Trends/Needs:

- Growth in care-giving clients
- Growth in preference for (24 hour) home care
- Increased gaps in service provision
- Not enough care givers for home care services: i.e. nights/weekends
- Increase in diverse service provisions for in home care
- Need more and greater diversity of housing (including affordable)
- Assisted living is not affordable because of range of services and financial support.
- Increase needed in independent, affordable housing integrated with service providers, but not be provided by housing
- Services: life skills, transitional housing as a step towards permanent housing (requiring at least a year usually)
- 65+ and especially 85+ age cohorts: alarming increase
- Many elders living in homes with extra space – should look at new ways to house others
- Trend: increasing house size and decreasing family size

Suggestions/Strengths:

- Develop existing housing to enable aging in place
- Provide flexible housing options for residents to remain in the same place (non-elderly also)
- Expand transitional housing
- Increase affordable independent housing with services that are accessible
- Wrap services with housing
- Housing configuration to accommodate multi-party use
- Service agencies need additional money for housing and perhaps a housing fund
- More (federal) money for housing/programs to increase success in permanent housing
- More money into Back Rent Program

BURLINGTON FOCUS GROUP ATTENDEES

Kirby Dunn	Home Share VT	home@sover.net
Catherine Collins	Champlain Valley Agency on Aging	cath@craa.org
Anera Foco	Women Helping Battered Women	aneraf@whbw.org Jennifer@obrienbrothersagency.co
Jen Hunter	O'Brien Brothers Agency	m
Ellen Sklar	Dept. of Corrections	ellens@doc.state.vt.us

Staff from Cathedral Square Corporation met separately with the consultants.

Additional data were provided to consultants.

SPECTRUM:

- In the last 6 months, Spectrum has turned away 53 homeless youth because their beds were full at the shelter; this compares to 28 turned away in the prior six months.
- In April 2004, turned away 20 youth due to full beds, the highest recorded number for the organization.
- In 2003, they had 122 different youth stay in the Burlington shelter for a total of 1,859 nights. Numbers for their Rutland shelter are 89 youth, 1363 nights.
- Highest numbers of prison inmates in VT, male and female, are in age 18-21 category, and 36% of these are former SRS youth who have "aged out."

Women Helping Battered Women:

- One out of every four women leaving an emergency shelter for victims of domestic violence in Chittenden County is forced to reunite with her abusive partner in order to have a place to live.
- 30% of women leaving an emergency shelter for victims of domestic violence in Chittenden County were forced to return to their abusive partner in order to have a place to live.
- Every year, 20 battered women leaving an emergency shelter for victims of domestic violence in Chittenden County were forced to reunite with their abusive partner in order to have a place to live.

APPENDIX 1: ADDITIONAL TABLES

Table A					
Estimated Number of Households					
By Household Income Relative to Estimated Area Median, 2000-2010					
Chittenden -- All Households					
Percentage of Area Median Household Income	2000	2005	2010	% Change (2000 – 2005)	% Change (2000 – 2010)
<=30%	6,187	6,944	7,204	12.24%	16.44%
31%-50%	5,774	6,336	6,686	9.72%	15.80%
51%-60%	3,148	3,616	3,809	14.84%	20.98%
61%-80%	6,820	7,239	7,605	6.16%	11.52%
>80%	34,523	34,787	36,085	0.76%	4.53%
Total	56,452	58,922	61,390	4.38%	8.75%
Total <=80%	21,929	24,135	25,305	10.06%	15.39%

Source: Gent Communications analysis of data from Census (2000) and Claritas (2005, 2010)

Table B					
Estimated Number of Households					
By Household Income Relative to Estimated Area Median, 2000-2010					
Chittenden -- Renters					
Percentage of Area Median Household Income	2000	2005	2010	% Change (2000 – 2005)	% Change (2000 – 2010)
<=30%	4,513	5,092	5,344	12.84%	18.42%
31%-50%	3,509	3,725	3,831	6.16%	9.17%
51%-60%	1,724	1,773	1,843	2.81%	6.90%
61%-80%	3,016	3,021	3,009	0.16%	-0.21%
>80%	6,398	5,812	5,522	-9.16%	-13.69%
Total	19,160	19,423	19,550	1.37%	2.04%
Total <=80%	12,762	13,611	14,028	6.65%	9.92%

Source: Gent Communications analysis of data from Census (2000) and Claritas (2005, 2010)

Table C					
Estimated Number of Households					
By Household Income Relative to Estimated Area Median, 2000-2010					
Chittenden -- Owners					
Percentage of Area Median Household Income	2000	2005	2010	% Change (2000 – 2005)	% Change (2000 – 2010)
<=30%	1,674	1,852	1,860	10.63%	11.11%
31%-50%	2,265	2,610	2,856	15.23%	26.07%
51%-60%	1,424	1,843	1,966	29.41%	38.03%
61%-80%	3,804	4,219	4,596	10.91%	20.82%
>80%	28,125	28,975	30,563	3.02%	8.67%
Total	37,292	39,499	41,840	5.92%	12.20%
Total <=80%	9,167	10,524	11,277	14.80%	23.02%

Source: Gent Communications analysis of data from Census (2000) and Claritas (2005, 2010)

Table D					
Estimated Number of Households					
By Household Income Relative to Estimated Area Median, 2000-2010					
Chittenden -- Households With Householders Aged < 62					
Percentage of Area Median Household Income	2000	2005	2010	% Change (2000 – 2005)	% Change (2000 – 2010)
<=30%	4,203	4,590	4,683	9.20%	11.40%
31%-50%	4,043	4,306	4,465	6.49%	10.42%
51%-60%	2,317	2,611	2,755	12.67%	18.88%
61%-80%	5,272	5,590	5,724	6.02%	8.58%
>80%	30,447	30,609	31,569	0.53%	3.68%
Total	46,284	47,705	49,196	3.07%	6.29%
Total <=80%	15,836	17,096	17,627	7.96%	11.31%

Source: Gent Communications analysis of data from Census (2000) and Claritas (2005, 2010)